

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

GREGORY F. COY  
JANET M. COY  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:16-70853 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 22, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/23/2016 and confirmed on 3/31/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		125,360.00
Less Refunds to Debtor	4,597.00	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>120,763.00</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	6,880.00	
Trustee Fee	6,004.71	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>12,884.71</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK TRUST NA - TRUSTEE ET AL Acct: 8199	0.00	0.00	0.00	0.00
	US BANK TRUST NA - TRUSTEE ET AL Acct: 8199	13,926.00	13,926.00	0.00	13,926.00
	US BANK TRUST NA - TRUSTEE ET AL Acct: 8199	5,492.73	5,492.73	0.00	5,492.73
	US BANK TRUST NA - TRUSTEE ET AL Acct: 8199	0.00	86,638.03	0.00	86,638.03
	US BANK TRUST NA - TRUSTEE ET AL Acct: 8199	0.00	0.00	0.00	0.00
					<b>106,056.76</b>

Priority					
	ABAGALE E STEIDL ESQ Acct:	0.00	0.00	0.00	0.00
	GREGORY F. COY Acct:	0.00	0.00	0.00	0.00
	GREGORY F. COY Acct:	4,597.00	4,597.00	0.00	0.00
	STEIDL & STEINBERG Acct:	3,190.00	3,190.00	0.00	0.00
	STEIDL & STEINBERG Acct:	1,000.00	1,000.00	0.00	0.00
	STEIDL & STEINBERG Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX6-21	2,690.00	2,690.00	0.00	0.00
	*** NONE ***				

Unsecured					
	US DEPARTMENT OF EDUCATION Acct: 8897	0.00	1,040.00	0.00	1,040.00
	ASSET ACCEPTANCE CORP Acct:	0.00	0.00	0.00	0.00
	CITIFINANCIAL INC (NON-RE*)++ Acct:	0.00	0.00	0.00	0.00
	CLEARSPRING LOAN SERVICES++	0.00	0.00	0.00	0.00

16-70853 JAD

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0508				
	EOS CCA	0.00	0.00	0.00	0.00
	Acct:				
	HILCO RECEIVABLES LLC++	0.00	0.00	0.00	0.00
	Acct: 336				
	KAY JEWELERS	0.00	0.00	0.00	0.00
	Acct: 0159				
	NCO FINANCIAL SERVICES++	0.00	0.00	0.00	0.00
	Acct: 9178				
	PALISADES ACQUISITION/PALISADES CLI	0.00	0.00	0.00	0.00
	Acct:				
	AMERICAN INFOSOURCE LP AGENT FOR	579.63	579.63	0.00	579.63
	Acct: 0002				
	AMERICAN INFOSOURCE LP AGENT FOR	201.90	201.90	0.00	201.90
	Acct: 0001				
	MCCABE WEISBERG & CONWAY PC	0.00	0.00	0.00	0.00
	Acct:				
	CREDITOR INFORMATION MISSING OR V.	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	DYCK O NEAL INC*	0.00	0.00	0.00	0.00
	Acct:				
					1,821.53

TOTAL PAID TO CREDITORS

107,878.29

TOTAL CLAIMED

PRIORITY 0.00

SECURED 19,418.73

UNSECURED 781.53

Date: 11/22/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

GREGORY F. COY  
JANET M. COY  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.  
No Repondents.

Case No.:16-70853 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Gregory F. Coy  
Janet M. Coy  
Debtors

Case No. 16-70853-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7

User: jhel

Page 1 of 2

Date Rcvd: Nov 23, 2021

Form ID: pdf900

Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Gregory F. Coy, Janet M. Coy, 84 Engle Rd., Clymer, PA 15728-9200
aty	+ John Rafferty, Buckley Madole, P.C., P.O. Box 9013, Addison, TX 75001-9013
cr	+ DITECH FINANCIAL LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
cr	NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, P.O. Box 10826, Greenville, Sc 29603-0826
cr	+ New Residential Mortgage LLC, RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
cr	+ U.S. Bank Trust National Association, as Trustee o, Friedman Vartolo, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
14347724	CitiFinancial Services, Inc., PO Box 140489, Irving, TX 75014-0489
14340479	+ Ditech, P.O. Box 6172, Rapid City, SD 57709-6172
14360599	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
14347728	+ EOS CCA #36082, PO Box 981008, Boston, MA 02298-1008
14347729	+ Federal Loan Servicing Credit, PO Box 60610, Harrisburg, PA 17106-0610
14347730	+ Hilco Receivables, LLC/Equity One, 5 Revere Drive, Northbrook, IL 60062-1566
14340480	+ McCabe Weisberg & Conway, P.C., 123 S. Broad Street, Suite 1400, Philadelphia, PA 19109-1060
14347733	NCO Financial, P.O. Box 41466, Philadelphia, PA 19101
15183850	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
14419202	U.S.Department of Education, C/O FedLoan Servicing, P.O.Box 69184, Harrisburg PA 17106-9184
14347735	+ Verizon Wireless, PO Box 26005, Minneapolis, MN 55426-0005
15404145	+ c/o Rushmore Loan Management Services, LLC, P.O. Box 55004, Irvine, CA 92619-5004

TOTAL: 18

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: RASEBN@raslg.com	Nov 23 2021 23:25:00	New Residential Mortgage LLC, RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
14401680	Email/PDF: ebn_ais@aisinfo.com	Nov 23 2021 23:28:57	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14347723	+ Email/Text: BANKRUPTCY@ASSETACCEPTANCE.COM	Nov 23 2021 23:26:00	Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036
14347727	+ Email/Text: vlazo@dyckoneal.com	Nov 23 2021 23:26:00	Dyck-O'Neal, Inc., P.O. Box 13370, Arlington, TX 76094-0370
14347731	+ Email/Text: BKRMailOPS@weltman.com	Nov 23 2021 23:26:00	Kay Jewelers, 375 Ghent Road, Akron, OH 44333-4600
14347734	Email/Text: ebn@vativrecovery.com	Nov 23 2021 23:26:00	Palisades Acquisition IX LLC, Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition IX LL, PO Box 40728, Houston, TX 77240-0728

TOTAL: 6

District/off: 0315-7

User: jhel

Page 2 of 2

Date Rcvd: Nov 23, 2021

Form ID: pdf900

Total Noticed: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ditech Financial LLC
14347726	*+	Ditech, P.O. Box 6172, Rapid City, SD 57709-6172
14347732	*+	McCabe Weisberg & Conway, P.C., 123 S. Broad Street, Suite 1400, Philadelphia, PA 19109-1060
14347725	##+	Clear Spring Loan Service, 18451 N. Dallas Parkway, Suite 100, Dallas, TX 75287-5209

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 25, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2021 at the address(es) listed below:

Name	Email Address
Abagale E. Steidl	on behalf of Debtor Gregory F. Coy asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Abagale E. Steidl	on behalf of Joint Debtor Janet M. Coy asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Brian Nicholas	on behalf of Creditor DITECH FINANCIAL LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Ditech Financial LLC bnicholas@kmlawgroup.com
Celine P. DerKrikorian	on behalf of Creditor Ditech Financial LLC ecfmail@mwc-law.com
Charles Griffin Wohlrab	on behalf of Creditor New Residential Mortgage LLC cwohrlab@raslg.com
Charles Griffin Wohlrab	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING cwohrlab@raslg.com
Mario J. Hanyon	on behalf of Creditor Ditech Financial LLC wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 10